

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF WESTERN PENNSYLVANIA  
CONCILIATION CONFERENCE MINUTES**

**Conciliation Conference:**

Debtor: KAREN I. RUBY  
Case Number: 16-21712-CMB Chapter: 13  
Date / Time / Room: THURSDAY, FEBRUARY 23, 2017 01:00 PM 3251 US STEEL  
Hearing Officer: CHAPTER 13 TRUSTEE

FILED  
2/24/17 12:47 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Matter:**

#5 - Continued Confirmation of Plan Dated 5/4/2016 - NFC  
R / M #: 5 / 0

**Appearances:**

Debtor: *J Steidl*  
Trustee: Winnecour *Bedford* Pail / Katz

Creditor:

*T. B Aldridge - PNC Bank*

**Proceedings:**

Outcome:

*no pmt since October  
506 pending*

1. \_\_\_\_\_ Case Converted to Chapter 7
2. \_\_\_\_\_ Case Converted to Chapter 11
3. \_\_\_\_\_ Case Dismissed without Prejudice
4. \_\_\_\_\_ Case Dismissed with Prejudice
5. \_\_\_\_\_ Debtor is to inform Court within \_\_\_\_\_ days their preference to Convert or Dismiss
6. \_\_\_\_\_ The plan payment/term is increased/extended to \_\_\_\_\_, effective \_\_\_\_\_.
7. \_\_\_\_\_ Plan/Motion continued to \_\_\_\_\_ at \_\_\_\_\_.
8. \_\_\_\_\_ An Amended Plan is to be served on all creditors and certificate of service filed by \_\_\_\_\_.  
Objections are due on or before \_\_\_\_\_.  
A hearing on the Amended Plan is set for \_\_\_\_\_ at \_\_\_\_\_.
9. ☒ Contested Hearing: *3-22-17* at *10:00*
10. \_\_\_\_\_ Other:

**Certificate of Notice Page 2 of 2**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Karen I. Ruby  
Debtor

Case No. 16-21712-CMB  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2017.

db +Karen I. Ruby, 605 Murdoch Street, Washington, PA 15301-5247

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 26, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

Brett A. Solomon on behalf of Creditor PNC Bank, National Association bsolomon@tuckerlaw.com,  
dparanay@tuckerlaw.com/apetronchak@tuckerlaw.com/agilbert@tuckerlaw.com  
Brett A. Solomon on behalf of Defendant PNC Bank N.A. bsolomon@tuckerlaw.com,  
dparanay@tuckerlaw.com/apetronchak@tuckerlaw.com/agilbert@tuckerlaw.com  
Christopher M. Frye on behalf of Debtor Karen I. Ruby chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com/todd@steidl-steinberg.com/leslie.nebel@steidl-steinberg.com/cgo  
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Christopher M. Frye on behalf of Plaintiff Karen I. Ruby chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com/todd@steidl-steinberg.com/leslie.nebel@steidl-steinberg.com/cgo  
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James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society bkgroup@kmlawgroup.com  
James R. Wood on behalf of Creditor City of Washington jwood@portnoffonline.com,  
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Joshua I. Goldman on behalf of Creditor Wilmington Savings Fund Society  
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Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9